In re: Mikele D. Miller Debtor Case No. 18-02765-RNO Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 0314-1 User: AGarner Page 1 of 4 Date Rcvd: Oct 02, 2018 Form ID: pdf010 Total Noticed: 118

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Oct 04, 2018.
                          +Mikele D. Miller, 105 Weire Road, York, PA 17404-9638

+AMERICAN EXPRESS, P.O. BOX 981537, EL PASO, TX 79998-1537

+AMERICAN EXPRESS, P.O. BOX 410, RAMSEY, NJ 07446-0410

+AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540

+ASSET RECOVERY SOLUTIONS, 2200 E. DEVON AVE, STE 200, DES PLAINES, IL 6

+CARFINANCE.COM, ATTN: BANKRUPTCY, 620 NEWPORT CENTER DR #1100,

NEWDORT BEACH, CA 92660-8011
db
5079603
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                                                                                                                                       DES PLAINES, IL 60018-4501
5079606
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                             NEWPORT BEACH, CA 92660-8011
                           +CHASE, ATTN: CORRESPONDENCE DEPT, PO BOX 15298 CHASE, PO BOX 15123, WILMINGTON, DE 19850-5123
5079611
                                                                                                 PO BOX 15298,
                                                                                                                              WILMINGTON, DE 19850-5298
                          CHASE, PO BOX 15123, WILMINGTON, DE 1985U-5123
+CHASE, BANKRUPTCY DEPT., P.O. BOX 15145, WILMINGTON, DE 1985O-5145
+CHASE, PO BOX 78420, PHOENIX, AZ 85062-8420
+CITIFINANCIA, ATTN: BANKRUPTCY, 605 MUNN DR, FORT MILL, SC 29715-8421
CITIFINANCIAL, PO BOX 70918, CHARLOTTE, NC 28272-0918
+CITIFINANCIAL, ATTN: BANKRUPTCY, 605 MUNN DR, FORT MILL, SC 29715-8421
CITIFINANCIAL, BANKRUPTCY DEPT., PO BOX 140489, IRVING, TX 75014-0489
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                                                           PO BOX 6931, THE LAKES, NV 88901-6931
P.O. BOX 6931, HENDERSON, NV 89016
5079622
                           +CITIFINANCIAL,
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                            CITIFINANCIAL,
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                           +CITIFINANCIAL,
                                                            3401 HARTZDALE DRIVE, SUITE 126, CAMP HILL, PA 17011-7238
                          +CITIFINANCIAL, 3401 HARTZDALE DRIVE, SUITE 126, CAMP HILL, PA 17011-7238
+CITIFINANCIAL, 1000 CARLISLE STREET, HANOVER, PA 17331-1111
+CITIFINANCIAL, 115 SOUTH GRACE STREET, ROCKY MOUNT, NC 27804-5602
CREDIT FIRST NA/FIRESTONE, PO BOX 81083, CLEVELAND, OH 44181
+CREDIT FIRST NA/FIRESTONE, PO BOX 81315, CLEVELAND, OH 44181-0315
CREDIT FIRST NA/FIRESTONE, PO BOX 81307, BK 14, CLEVELAND, OH 44181-0307
CREDIT FIRST NATIONAL ASSOC., FIRESTONE, P.O. BOXN 81344, CLEVELAND, OH 44181-0344
+CREDIT FIRST NATIONAL ASSOC., ATTN: BK CREDIT OPERATIONS, PO BOX 81315,
5079624
5079620
5079630
5079629
5079628
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5079631
                              CLEVELAND, OH 44181-0315
                            DISCOVER BANK, P. O. BOX 742655, CINCINNATI, OH 45274-26
DISCOVER CARD, PO BOX 742655, CINCINNATI, OH 45274-2655
                                                                                              CINCINNATI, OH 45274-2655
5079643
                            DISCOVER CARD,
5079595
                           +E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
                           +FIRESTONE, CREDIT FIRST, NA, P.O. BOX 81344, CLEVELAND, OH 44188-0001
5079648
                           5079649
                                                                                                                          WARSAW, NY 14569-0227
                           +FREEDOM MORTGAGE, PO BOX 89486,
5079651
                           +FREEDOM MORTGAGE, PO BOX 89486, CLEVELAND, OH 44101-0486
+FREEDOM MORTGAGE, 10500 KINCAID DRIVE, FISHERS, IN 46037-9764
+FREEDOM MORTGAGE CORP, ATTN: BANKRUPTCY, PO BOX 489, MT LAUREL, NJ 08054-0489
+M&T BANK, P.O. BOX 790408, SAINT LOUIS, MO 63179-0408
+MARINER FINANCE, P.O. BOX 35394, DUNDALK, MD 21222-7394
                           +FREEDOM MORTGAGE,
5079650
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5079669
                           +MARINER FINANCE, 8211 TOWN CENTER DR, NOTINGHAM, MD 21236-5904

+MARINER FINANCE, 2528 EASTERN BLVD., YORK, PA 17402-2902

MARINER FINANCE LLC, PO BOX 44850, BALTIMORE, MD 21236-6850
5079668
5079670
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                           +MEMBER HSBC GROUP/BENEFICIAL, 1421 WEST SHURE DRIVE, SUITE 100,
                              ARLINGTON HEIGHTS, IL 60004-7818
                           +OCWEN LOAN SERVICING, P.O. BOX 24738, WEST PALM BEACH, FL 33416-47:
+OCWEN LOAN SERVICING, PO BOX 24646, WEST PALM BEACH, FL 33416-4646
OCWEN LOAN SERVICING LLC, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 24609
5079673
                                                                                                        WEST PALM BEACH, FL 33416-4738
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                                                                                                                                       PO BOX 24605,
                              WEST PALM BEACH, FL 33416-4605
                           +OCWEN LOAN SERVICING, LLC, P.O. BOX 785058, ORLANDO, FL 32878-5058
OCWEN LOAN SERVICING, LLC, P.O. BOX 6440, CAROL STREAM, IL 60197-6440
+PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
+PRESSLER, FELT & WARSHAW, L.L.P., 7 ENTIN ROAD, PARSIPPANY, NJ 07054-5020
+PRESSLER, FELT & WARSHAW, L.L.P., 508 PRUDENTIAL ROAD, SUITE 200 -B,
5079678
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                              HORSHAM, PA 19044-2309
                           +QUICKEN LOANS, 662 WOODWARD AVENUE,
5079694
                                                                                                    DETROIT, MI 48226-3433
                          +QUICKEN LOANS, PO BOX 442359, DETROIT, MI 48246-3433

ROUNDPOINT MORTGAGE, PO BOX 19409, CHARLOTTE, NC 28219-9409

+ROUNDPOINT MORTGAGE SERVICING CORP., 5016 PARKWAY PLAZA, SU
5079695
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                                                                                                  5016 PARKWAY PLAZA, SUITE 200,
5079698
                              CHARLOTTE, NC 28217-1930
5079699
                             SAXON MORTGAGE, P.O. BOX 792667,
                                                                                             SAN ANTONIO, TX 78279
                           +SAXON MORTGAGE, 1270 NORTHLAND DRIVE, SUITE 200, SAINT PAUL, MN 55120-1176
+SAXON MORTGAGE SERVICE, 3701 REGENT BLVD, IRVING, TX 75063-2312
+SAXON MORTGAGE SVS INC, 4708 MERCANTILE DR, FORT WORTH, TX 76137-3605
+SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5079700
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5079702
                          +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, +THE BUREAUS, 1717 CENTRAL STREET, EVANSTON, IL 60201-1507 +THE BUREAUS INC, 650 DUNDEE RD, SUITE 370, NORTHBROOK, +ZALES CORPORATION, 901 W. WALNUT HILL LANE, IRVING, TX 75
5079596
5079711
                                                                                                                    NORTHBROOK, IL 60062-2757
5079712
                                                                                                                  IRVING, TX 75038-1001
5079713
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
5079599
                           +E-mail/Text: ally@ebn.phinsolutions.com Oct 02 2018 19:04:38
                                                                                                                                                 ALLY FINANCIAL,
                              ATTN: BANKRUPTCY DEPT, PO BOX 380901, BLOOMINGTON, MN 55438-0901
                             E-mail/Text: ally@ebn.phinsolutions.com Oct 02 2018 19:04:38
                                                                                                                                                 ALLY FINANCIAL,
                              P.O. BOX 380902, BLOOMINGTON, MN 55438-0902
                             E-mail/Text: ally@ebn.phinsolutions.com Oct 02 2018 19:04:38
5079600
                                                                                                                                                  ALLY FINANCIAL.
                              PO BOX 980901, MINNEAPOLIS, MN 55438
                           +E-mail/Text: ally@ebn.phinsolutions.com Oct 02 2018 19:04:38 200 RENAISSANCE CTR, DETROIT, MI 48243-1300
5079601
                                                                                                                                                  ALLY FINANCIAL,
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District/off: 0314-1 User: AGarner Page 2 of 4 Date Rcvd: Oct 02, 2018

Form ID: pdf010 Total Noticed: 118

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
5079607
                +E-mail/Text: bk@avant.com Oct 02 2018 19:04:49
                                                                     AVANT,
                                                                             222 NORTH LASALLE STREET,
                               CHICAGO, IL 60601-1101
                 SUITE 1700,
               +E-mail/Text: bk@avant.com Oct 02 2018 19:04:49
5079608
                                                                     AVANT CREDIT, INC,
                                                                                          ATTENTION BANKRUPTCY,
                 PO BOX 9183380,
                                   CHICAGO, IL 60691-3380
               +E-mail/Text: bankruptcy@bluefcu.com Oct 02 2018 19:04:38
ATTN: BANKRUPTCY, PO BOX 3200, CHEYENNE, WY 82003-3200
5079609
                                                                                BLUE FEDERAL CREDIT UNION,
                 ATTN: BANKRUPTCY,
               +Fax: 717-843-2252 Oct 02 2018 19:07:57
                                                             CITIFINANCIAL,
                                                                               2148 WHITE STREET.
5079625
                 YORK, PA 17404-4955
5079617
                +Fax: 717-843-2252 Oct 02 2018 19:07:57
                                                             CITIFINANCIAL,
                                                                               P O BOX 7311,
                                                                                               YORK, PA 17404-0311
                {\tt E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM \ Oct \ 02 \ 2018 \ 19:04:42}
                                                                                        COMENITY CAPITAL/ZALES,
5079627
                 ATTN: BANKRUTPTCY DEPT,
                                             PO BOX 18215,
                                                              COLUMBUS, OH 43218
                E-mail/Text: mrdiscen@discover.com Oct 02 2018 19:04:38
                                                                                           PO BOX 71084,
5079634
                                                                               DISCOVER,
                 CHARLOTTE, NC 28272-1084
                +E-mail/PDF: gecsedi@recoverycorp.com Oct 02 2018 19:04:17
5079641
                                                                                 DISCOVER CARD, P.O. BOX 960024,
                ORLANDO, FL 32896-0024
E-mail/Text: mrdiscen@discover.com Oct 02 2018 19:04:38
5079642
                                                                               DISCOVER CARD.
                                                                                               P.O. BOX 6103.
                 CAROL STREAM, IL 60197-6103
5079644
                +E-mail/Text: mrdiscen@discover.com Oct 02 2018 19:04:38
                                                                               DISCOVER FINANCIAL.
                                                                                                    PO BOX 3025.
                 NEW ALBANY, OH 43054-3025
5079633
                E-mail/Text: mrdiscen@discover.com Oct 02 2018 19:04:38
                                                                               DISCOVER,
                                                                                         P.O. BOX 15316,
                 WILMINGTON, DE 19850
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                E-mail/Text: mrdiscen@discover.com Oct 02 2018 19:04:38
                                                                               DISCOVER BANK,
                                                                                                PO BOX 30943,
                 SALT LAKE CITY, UT 84130
5079637
                E-mail/Text: mrdiscen@discover.com Oct 02 2018 19:04:38
                                                                               DISCOVER BANK*,
                 6500 NEW ALBANY ROAD, NEW ALBANY, OH 43054
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                E-mail/Text: mrdiscen@discover.com Oct 02 2018 19:04:38
                                                                               DISCOVER CARD.
                                                                                                12 READS WAY.
                 NEW CASTLE, DE 19720
5079639
                E-mail/Text: mrdiscen@discover.com Oct 02 2018 19:04:38
                                                                               DISCOVER CARD.
                                                                                                P.O. BOX 30943.
                 SALT LAKE CITY, UT 84130
5079640
                E-mail/Text: mrdiscen@discover.com Oct 02 2018 19:04:38
                                                                               DISCOVER CARD,
                                                                                                PO BOX 15251,
                 WILMINGTON, DE 19886-5251
                E-mail/Text: mrdiscen@discover.com Oct 02 2018 19:04:38
5079645
                                                                               DISCOVER FINANCIAL,
                                                                                                     P.O. BOX 8003,
                 HILLIARD, OH 43026
5079646
                E-mail/Text: mrdiscen@discover.com Oct 02 2018 19:04:38
                                                                               DISCOVER FINANCIAL SERVICES,
                 P O BOX 30954,
                                  SALT LAKE CITY, UT 84130-0954
                E-mail/Text: mrdiscen@discover.com Oct 02 2018 19:04:38
5079647
                                                                               DISCOVER FINANCIAL SERVICES LLC*,
                PO BOX 3025, NEW ALBANY, OH 43054-3025
E-mail/Text: bankruptcy.notices@hdfsi.com Oct 02 2018 19:04:50
5079653
                                                                                      HARLEY DAVIDSON,
                 8529 INOVATION WAY, CHICAGO, IL 60682-0085
5079654
               +E-mail/Text: bankruptcy.notices@hdfsi.com Oct 02 2018 19:04:50
                                                                                      HARLEY DAVIDSON CREDIT,
                 P.O. BOX 22048,
                                   3850 ARROWHEAD DR, CARSON CITY, NV 89706-2016
               +E-mail/Text: bankruptcy.notices@hdfsi.com Oct 02 2018 19:04:50
5079655
                                                                                      HARLEY DAVIDSON FINANCIAL,
                 ATTENTION: BANKRUPTCY, PO BOX 22048,
                                                            CARSON CITY, NV 89721-2048
5079598
                E-mail/Text: cio.bncmail@irs.gov Oct 02 2018 19:04:39
                                                                            INTERNAL REVENUE SERVICE,
                 CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346,
                                                                        PHILADELPHIA, PA 19101-7346
               +E-mail/Text: bk@lendingclub.com Oct 02 2018 19:04:49
                                                                           LENDING CLUB CORP,
5079656
                                                                                                 71 STEVENSON ST.
                              SAN FRANCISCO, CA 94105-2985
                 SUITE 300,
5079657
               +E-mail/PDF: gecsedi@recoverycorp.com Oct 02 2018 19:04:09
                                                                                 LOWES,
                                                                                          PO BOX 960097,
                 ORLANDO, FL 32896-0097
5079658
                E-mail/PDF: gecsedi@recoverycorp.com Oct 02 2018 19:04:24
                                                                                 LOWES/GECRB*,
                 ATTN: BANKRUPTCY DEPT., PO BOX 965060, ORLANDO, FL 32896-5060
                E-mail/Text: camanagement@mtb.com Oct 02 2018 19:04:41
                                                                                            ATTN: BANKRUPTCY,
5079659
                                                                             M & T BANK,
                 PO BOX 844,
                                BUFFALO, NY 14240
                E-mail/Text: camanagement@mtb.com Oct 02 2018 19:04:41
5079664
                                                                             M&T BANK,
                                                                                          1 FOUNTAIN PLAZA,
                 FLOOR 4,
                            BUFFALO, NY 14203
                E-mail/Text: camanagement@mtb.com Oct 02 2018 19:04:41
                                                                                          1100 WEHRLE DRIVE,
5079662
                                                                             M&T BANK,
                 BUFFALO, NY 14221
                                                                                          499 MITCHELL STREET,
5079661
                E-mail/Text: camanagement@mtb.com Oct 02 2018 19:04:41
                                                                             M&T BANK,
                 MILLSBORO, DE 19966
5079663
                E-mail/Text: camanagement@mtb.com Oct 02 2018 19:04:41
                                                                              M&T BANK,
                                                                                          P.O. BOX 1288,
                 BUFFALO, NY 14240
                                                                              M&T BANK,
5079667
                E-mail/Text: camanagement@mtb.com Oct 02 2018 19:04:41
                                                                                          P.O. BOX 1302,
                 BUFFALO, NY 14240-1302
5079665
                E-mail/Text: camanagement@mtb.com Oct 02 2018 19:04:41
                                                                             M&T BANK,
                                                                                          PO BOX 767,
               BUFFALO, NY 14240
+Fax: 407-737-5634 Oct 02 2018 19:07:56
5079675
                                                             OCWEN LOAN SERVICING LLC*,
                                                                                           1661 WORTHINGTON ROAD,
                              NORTH PALM BEACH, FL 33409-6493
                 SUITE 100.
               +Fax: 407-737-5634 Oct 02 2018 19:07:56
5079677
                                                             OCWEN LOAN SERVICING, LLC,
                 ATTN: RESEARCH/BANKRUPTCY,
                                               1661 WORTHINGTON ROAD, SUITE 100,
                 WEST PALM BEACH, FL 33409-6493
5079680
               +E-mail/PDF: cbp@onemainfinancial.com Oct 02 2018 19:04:08
                                                                                 ONE MAIN FINANCIAL,
                 132 S. CENTERVILLE ROAD,
                                            LANCASTER, PA 17603-9732
               +E-mail/PDF: cbp@onemainfinancial.com Oct 02 2018 19:04:23
                                                                                 ONE MAIN FINANCIAL,
5079681
                 P.O. BOX 3327, EVANSVILLE, IN 47732-3327
                E-mail/PDF: cbp@onemainfinancial.com Oct 02 2018 19:04:23
5079682
                                                                                 ONEMAIN CONSUMER LOAN, INC.,
                               EVANSVILLE, IN 47701-0064
                 PO BOX 64,
               +E-mail/PDF: cbp@onemainfinancial.com Oct 02 2018 19:04:08
5079690
                                                                                 ONEMAIN FINANCIAL,
                 6801 COLWELL BLVD.,
                                        IRVING, TX 75039-3198
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District/off: 0314-1 User: AGarner Page 3 of 4 Date Royd: Oct 02, 2018 Form ID: pdf010 Total Noticed: 118

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)	
5079686	+E-mail/PDF: cbp@onemainfinancial.com Oct 02 2018 19:04:16 ONEMAIN FINANCIAL, 1000 CARLISLE STREET, SUITE 14B, HANOVER, PA 17331-1122
5079683	+E-mail/PDF: cbp@onemainfinancial.com Oct 02 2018 19:04:08 ONEMAIN FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3251, EVANSVILLE, IN 47731-3251
5079685	E-mail/PDF: cbp@onemainfinancial.com Oct 02 2018 19:04:24 ONEMAIN FINANCIAL, PO BOX 183172, COLUMBUS, OH 43218-3172
5079687	+E-mail/PDF: cbp@onemainfinancial.com Oct 02 2018 19:04:24 ONEMAIN FINANCIAL, PO BOX 70911, CHARLOTTE, NC 28272-0911
5079684	+E-mail/PDF: cbp@onemainfinancial.com Oct 02 2018 19:04:23 ONEMAIN FINANCIAL, 300 ST. PAUL PLACE, BALTIMORE, MD 21202-2120
5079688	+E-mail/PDF: cbp@onemainfinancial.com Oct 02 2018 19:04:08 ONEMAIN FINANCIAL, PO BOX 1010, EVANSVILLE, IN 47706-1010
5079689	+E-mail/PDF: cbp@onemainfinancial.com Oct 02 2018 19:04:08 ONEMAIN FINANCIAL, 3401 HARTZDALE DRIVE, SUITE 126, CAMP HILL, PA 17011-7238
5079693	+E-mail/Text: bankruptcy@prosper.com Oct 02 2018 19:04:49 PROSPER MARKETPLACE INC, PO BOX 396081, SAN FRANCISCO, CA 94139-6081
5079696	+E-mail/Text: bankruptcyteam@quickenloans.com Oct 02 2018 19:04:48 QUICKEN LOANS, 20555 VICTOR PARKWAY, LIVONIA, MI 48152-7031
5079703	E-mail/PDF: cbp@onemainfinancial.com Oct 02 2018 19:04:08 SPRINGLEAF, PO BOX 742536, CINCINNATI, OH 45274-2536
5079704	E-mail/PDF: cbp@onemainfinancial.com Oct 02 2018 19:04:16 SPRINGLEAF FINANCIAL SERVICE, 489 EISENHOWER DR, HANOVER, PA 17331
5079705	E-mail/PDF: cbp@onemainfinancial.com Oct 02 2018 19:04:09 SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251, EVANSVILLE, IN 47731
5079706	+E-mail/PDF: gecsedi@recoverycorp.com Oct 02 2018 19:04:17 SYNCB/BRMART, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5079707	+E-mail/PDF: gecsedi@recoverycorp.com Oct 02 2018 19:04:17 SYNCB/CARE CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5079708	+E-mail/PDF: gecsedi@recoverycorp.com Oct 02 2018 19:04:24 SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5079709	+E-mail/PDF: gecsedi@recoverycorp.com Oct 02 2018 19:04:24 SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5079710	+E-mail/PDF: gecsedi@recoverycorp.com Oct 02 2018 19:04:09 SYNCHRONY BANK/SAMS, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
	TOTAL: 60
5079666*	***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307 (address filed with court: M&T BANK, 475 CROSSPOINT PARKWAY, GETZVILLE, NY 14068)
5079594* 5079626	+MIKELE D. MILLER, 105 WEIRE ROAD, YORK, PA 17404-9638 ##+CITIFINANCIAL, PO BOX 183172, COLUMBUS, OH 43218-3172
	TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2018 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court system on October 1, 2018 at the address(es) listed below:

Elizabeth Haley Rohrbaugh on behalf of Debtor 1 Mikele D. Miller hrohrbaugh@cgalaw.com, kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,jrosenau@cgalaw.com

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District/off: 0314-1 User: AGarner Page 4 of 4 Date Rcvd: Oct 02, 2018 Form ID: pdf010 Total Noticed: 118

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 7

.

MIKELE D. MILLER, : CASE NO. 1:18-bk-02765-RNO

:

DEBTOR :

## STATEMENT AND NOTICE OF PRESUMED ABUSE

As required by 11 U.S.C. § 704(b)(1)(A), the United States Trustee has reviewed the materials filed by the Debtor. Having considered these materials in reference to the criteria set forth in 11 U.S.C. § 707(b)(2)(A), and pursuant to 11 U.S.C. § 704(b)(2), the United States Trustee has determined that: (1) the Debtor's case should be presumed to be an abuse under 11 U.S.C. § 707(b); and (2) the product of the Debtor's current monthly income, multiplied by 12, is not less than the requirements specified in 11 U.S.C. § 704(b)(2)(A) or (B).

As required by 11 U.S.C. § 704(b)(2) the United States Trustee shall, not later than 30 days after the date of the filing of this Statement, either file a motion to dismiss or convert under 11 U.S.C. § 707(b) or file a statement setting forth the reasons the United States Trustee does not consider such a motion to be appropriate. Debtor may rebut the presumption of abuse only if special circumstances can be demonstrated as set forth in 11 U.S.C. § 707(b)(2)(B).

Respectfully submitted,

ANDREW R. VARA
ACTING UNITED STATES TRUSTEE

Anne K. Fiorenza Assistant United States Trustee

By: <u>/s/ Gregory B. Schiller</u> Gregory B. Schiller, Esq.

Trial Attorney

United States Department of Justice Office of the United States Trustee Middle District of Pennsylvania 228 Walnut Street, Suite 1190

Harrisburg, PA 17101 Tel. (717) 221-4515 Fax (717) 221-4554

Email: Gregory.B.Schiller@usdoj.gov

Dated: October 1, 2018